

EXPRESS MAIL LABEL NO. EV 314047709 US

DATED: 11 February 2004

ATTY DOCKET: TRDB 1006-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MS Patent Application  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Sir:

UTILITY PATENT APPLICATION TRANSMITTAL LETTER

Enclosed for filing is an original patent application by Graham R.F. Napier, Steve M. Viarengo, Manoj Narayan and Allen R. Bornscheuer for Systems and Methods to Support Approval to Settle an International Trade from a Credit Facility, Such as a Line of Credit or a Demand Deposit Account

Also enclosed are:

- [X] 19 sheets of formal drawing(s) (BLACK AND WHITE PHOTOCOPIES);
- [X] PETITION REQUESTING ACCEPTANCE OF COLOR DRAWINGS
  - Petition fee of \$130 (Check No. 2662);
  - 3 SETS OF COLOR DRAWINGS (19 sheets each).
- [X] 22 sheet(s) of specification/abstract;
- [X] 7 sheet(s) of claims;
- [X] Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i).
- [X] Application Data Sheet; (4 pages)
- [X] an Assignment document and form PTO-1595;
- [X] [ ] a declaration of the inventor(s); [X] combined declaration and power of attorney.
- [X] Power of Attorney By Assignee

The fee has been calculated as follows:

Basic Application Fee					\$770
Total Claims	24	MINUS 20 =	4	X \$18 =	72.
Independent Claims	5	MINUS 3 =	2	X \$86 =	172.
If multiple dependent claims are presented, add \$290					N/A
Total Application Fee					\$ 1,014.
If small entity status is claimed, subtract 50% of Total Application Fee					N/A
Add Recording Fee of \$40 if Assignment document is enclosed					40.
TOTAL APPLICATION FEE DUE					\$1,054.

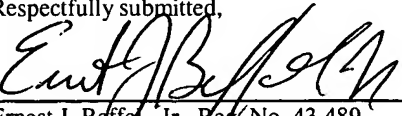
- [X] Check No. 2664 in the amount of \$1,054. is enclosed.
- [X] The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 50-0869 (TRDB 1006-1). Two copies of this transmittal letter are enclosed.

Date: 11 February 2004

HAYNES BEFFEL & WOLFELD LLP  
P.O. Box 366  
Half Moon Bay, CA 94019  
(650) 712-0340 (phone)  
(650) 712-0263 (fax)

Respectfully submitted,

By:

  
Ernest J. Beffel, Jr., Reg. No. 43,489

CUSTOMER NO. 22470



021104

22764 U.S. PTO

22390 U.S. PTO  
10/776587



021104

**EXPRESS MAIL LABEL NO. EV 314047709 US**  
**DATED: 11 FEBRUARY 2004**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<p>In re application of:</p> <p>Graham R.F. NAPIER et al.</p> <p>Application No. _____</p> <p>Confirmation No. _____</p> <p>Filed: Herewith (11 February 2004)</p> <p>Title: <b>Systems and Methods to Support Approval to Settle an International Trade From a Credit Facility, Such as a Line of Credit or a Demand Deposit Account</b></p>	<p>Examiner: <i>unassigned</i></p> <p>Group Art Unit: <i>unassigned</i></p> <p><b>CUSTOMER NO. 22470</b></p>
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MailStop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PETITION REQUESTING ACCEPTANCE OF THE COLOR DRAWINGS**

Sir:

Applicants petition for acceptance of color drawings in the identified U.S. Patent Application under 37 CFR 1.84(a)(2) and (b)(2). Applicants provide herewith:

- ☒ The fee set forth in § 1.17(i) (Check No. 2662 in the amount of \$130.00);
- ☒ Three (3) sets of color drawings; and
- ☒ Black and white photocopy of color drawings.

The specification contains the following language as the first paragraph ([0009]) in that portion of the specification relating to the brief description of the drawing:

02/18/2004 EHAILE1 00000010 10776587

01 FC:1460

130.00 DP

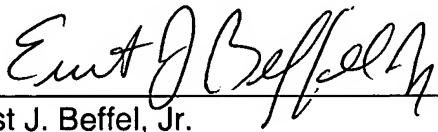
**[0009]** The patent or application file contains at least one drawing executed in color. Copies of this patent or patent application publication with color drawing(s) will be provided by the Office upon request and payment of the necessary fee.

Applicants submit that color drawings are a practical medium by which to disclose the structure of multi-user systems and processes related to aspects of the invention. Without color drawings, the disclosure will be less clear.

Accordingly, Applicants request acceptance of color Figs. 1-17.

Respectfully submitted,

Dated: 11 February 2004

  
Ernest J. Beffel, Jr.  
Reg. No. 43,489

**CUSTOMER NO. 22470**

Haynes Beffel & Wolfeld LLP  
P.O. Box 366  
Half Moon Bay, CA 94019  
(650) 712-0340 phone  
(650) 712-0263 fax

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**NONPUBLICATION REQUEST  
UNDER  
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

**Graham R.F. NAPIER**

Title

**Systems and Methods to Support Approval to  
Settle an International Trade from a Credit Facility...**

Attorney Docket Number

**TRDB 1006-1**

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

**11 FEBRUARY 2004**

Date



Signature

**650.712.0340**

Telephone number

**ERNEST J. BEFFEL, JR., # 43,489**

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

This collection of information is required by 37 CFR 1.213(a). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 6 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.